

Appl. No. : 10/813,915
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AMENDMENTS TO THE CLAIMS

Please amend Claims 1, 4, 5, 7-10, 12, 13 and 22 as indicated below.

Please cancel Claims 14-21 and 30-36.

1. (Currently Amended) A method of processing financial transactions from a customer at an unmanned location, the method comprising:

acquiring customer identification information from at least one customer;
acquiring transaction information associated with one or more previous financial transactions performed by the customer, wherein the transaction information comprises information about a financial instrument and wherein the transaction information is different than the customer identification information;

determining suspicious activity associated with the one or more previous financial transactions by identifying one or more validation errors in the transaction information;

calculating a suspicious activity score for the customer wherein the suspicious activity score is based at least in part on the validation errors such that the suspicious activity score is indicative of a level of suspicion associated with the one or more previous financial transactions performed by the customer activity;

storing the suspicious activity score in a suspicious persons database wherein the database associates the suspicious activity score is associated with the customer identification information that identifies the customer;

acquiring customer identification information and transaction information for a current financial transaction;

determining suspicious activity associated with the current financial transaction by identifying one or more validation errors in the transaction information associated with the current financial transaction;

periodically modifying the value of the suspicious activity score based on the customer activity;

determining whether the customer has previously engaged in suspicious activity by comparing the customer's identification information to information stored in the suspicious persons database;

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using the customer identification information to retrieving the suspicious activity score stored in the database that is indicative of a level of suspicion associated with the one or more previous financial transactions conducted by the consumer from the suspicious persons database if the customer has previously engaged in suspicious activity; and

modifying the suspicious activity score based at least in part on validation errors in the transaction information associated with the current financial transaction; and

authorizing the current financial transaction based at least in part on the whether for the customer if the suspicious activity score is below a threshold acceptable.

2. (Original) The method of Claim 1, wherein processing financial transactions comprises cashing a paper drafted check.

3. (Original) The method of Claim 1, wherein processing financial transactions at an unmanned location comprises processing financial transactions at an automatic teller machine (ATM).

4. (Currently Amended) The method of Claim 1, wherein acquiring customer identification information comprises acquiring at least one of the group comprising a name, social security number, and a driver's license number, and biometric information.

5. (Currently Amended) The method of Claim 1, wherein the validation errors comprise at least one of the group comprising amount mismatch, fraudulent endorsement, magnetic ink not detected, altered magnetic ink recognition number, altered payee, negotiable instrument identified as stolen, negotiable instrument identified as stop pay, negotiable instrument identified as already cashed, Mod 10 validation failure, credit header validation failure, negotiable instrument type mismatch, postdated negotiable instrument, negotiable instrument date mismatch, and negotiable instrument does not exist in positive pay fileacquiring identification information comprises acquiring biometric information of the customer.

6. (Original) The method of Claim 54, wherein the biometric information is an image.

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7. (Currently Amended) The method of Claim 54, wherein the method further comprises comparing the customer's identification information to information stored in the suspicious persons database comprises comparing the customer's biometric information to previously stored biometric information in the suspicious persons database.

8. (Currently Amended) The method of Claim 7, wherein the method further comprises contacting a customer service agent if the customer's biometric information matches at least one of the previously stored biometric information in the suspicious persons database.

9. (Currently Amended) The method of Claim 8, wherein the method further comprises verifying the identity of the customer by the customer service agent if the customer's biometric information matches at least one of the previously stored biometric information in the suspicious persons database.

10. (Currently Amended) The method of Claim 9, wherein the method further comprises declining the current financial transactions transaction for the customer if the customer service agent determines that the customer is engaging in suspicious activity.

11. (Previously Presented) The method of Claim 1, wherein the suspicious activity comprises suspicious behavior.

12. (Currently Amended) The method of Claim 11, wherein the method further comprises verifying the suspicious activity score by the customer service agent if the suspicious activity score is above a pre-selected threshold.

13. (Currently Amended) The method of Claim 12, wherein the method further comprises declining the current financial transaction by the customer service agent if the suspicious activity score is above a pre-selected threshold.

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Cancelled)

20. (Cancelled)

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21. (Cancelled)
22. (Currently Amended) A system for processing financial transactions from customers at an unmanned location, the system comprising:
 - an interactive component positioned at the unmanned location, wherein the interactive component is configured to obtain transaction information relating to the-a financial transactions transaction performed by a customer, wherein the transaction information comprises information about a financial instrument and wherein the interactive component is further configured to obtain customer identification information that identifies the customer, wherein the customer identification information is different than the transaction information and the customers,;
 - a calculating component that generates a suspicious activity scores-score for the customers customer wherein the suspicious activity scores-score is based at least in part on one or more validation errors in the transaction information and wherein the suspicious activity score is indicative of a level of suspicion associated with customer activity and wherein the calculating component periodically modifies the suspicious activity score based on the customer activity;
 - a storage component that records financial transactions of customers that demonstrate suspicious activity along with the suspicious activity scores-score and associates the suspicious activity score with the customer identification biometric information of the customers; and
 - a processing component that receives the transaction information from the interactive component and identifies suspicious activity relating to a current the-financial transactions transaction by obtaining the customer identification information associated with the current financial transaction and accessing the recorded suspicious activity scores-score in the storage component associated with the customer identification information and by modifying the suspicious activity score based at least in part on validation errors in the transaction information associated with the current financial transaction.

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23. (Original) The system of Claim 22, wherein the interactive component comprises an automatic teller machine (ATM).

24. (Original) The system of Claim 22, wherein the biometric information comprises an image.

25. (Original) The system of Claim 22, wherein the biometric information comprises a fingerprint.

26. (Original) The system of Claim 25, wherein the financial transaction involves cashing a check.

27. (Original) The system of Claim 26, wherein the transaction information comprises information on the check.

28. (Original) The system of Claim 22, wherein the storage component is a database.

29. (Previously Presented) The system of Claim 22, wherein the suspicious activity includes fraud.

Claims 30 – 36 (Cancelled).